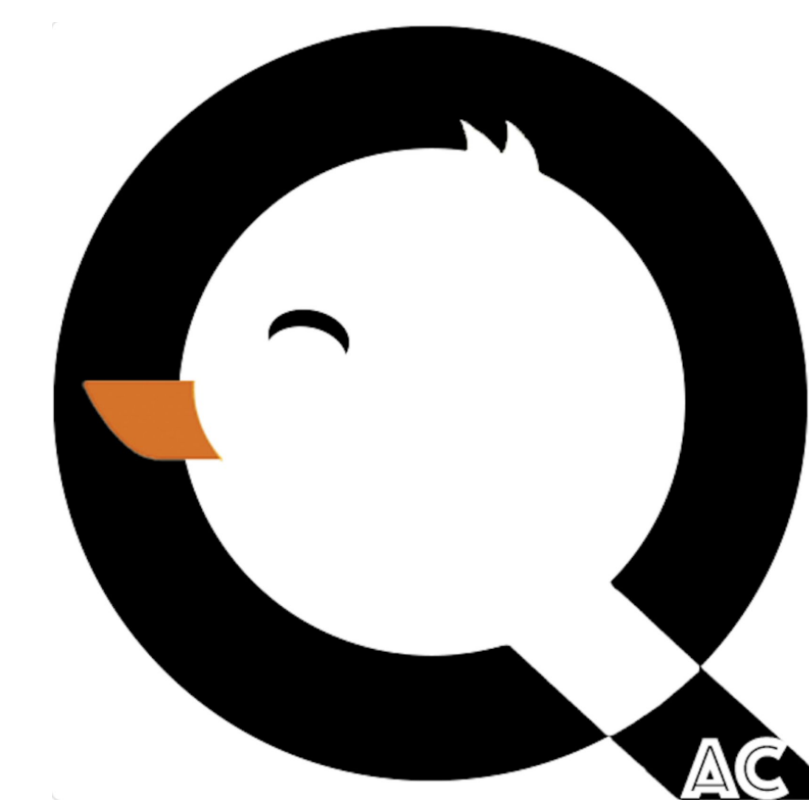




Does Home Ownership Reflect Hard Work or Head Starts?



Structural and Individual Correlates of Home Ownership in the United States

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Introduction

- Home ownership is linked to personal economic growth, improved mental health, and better child outcomes (Rohe et al., 2002), yet access is not equally distributed across the population
- Structural factors (parental home ownership, race, sex) and individual factors (education, work effort) have each been independently associated with ownership (Blanden et al., 2023; Freeman & Hamilton, 2004; Fisher & Gervais, 2011)
- However, these variables are typically studied in isolation, leaving limited work directly comparing structural and individual correlates within a single model

Research Questions

- Is there an association between structural characteristics and home ownership?
- Is there an association between individual characteristics and home ownership?
- Which category of variables shows stronger associations with home ownership?

Methods

Sample

- Respondents (n = 1,810) drawn from the 2024 General Social Survey (GSS), a nationally representative sample of English-speaking U.S. adults
- Analysis restricted to respondents with valid home ownership responses

Measures

- Outcome: Home ownership status (own (1) vs. rent (0))
- Structural variables: Parental home ownership at age 16 (own vs. rent), Race (White vs. other), and Sex (female vs. male)
- Individual variable: Higher education (more than 12 years of schooling)
- Controls: Income, age, marital status, city size
- Work-related variables (hours worked, weeks worked, TV hours, and perceived value of work ethic) and religion were tested but excluded due to non-significance

Results

Figure 1: Owners have a 15% greater higher education rate
 ■ Significant difference (p < 0.001)

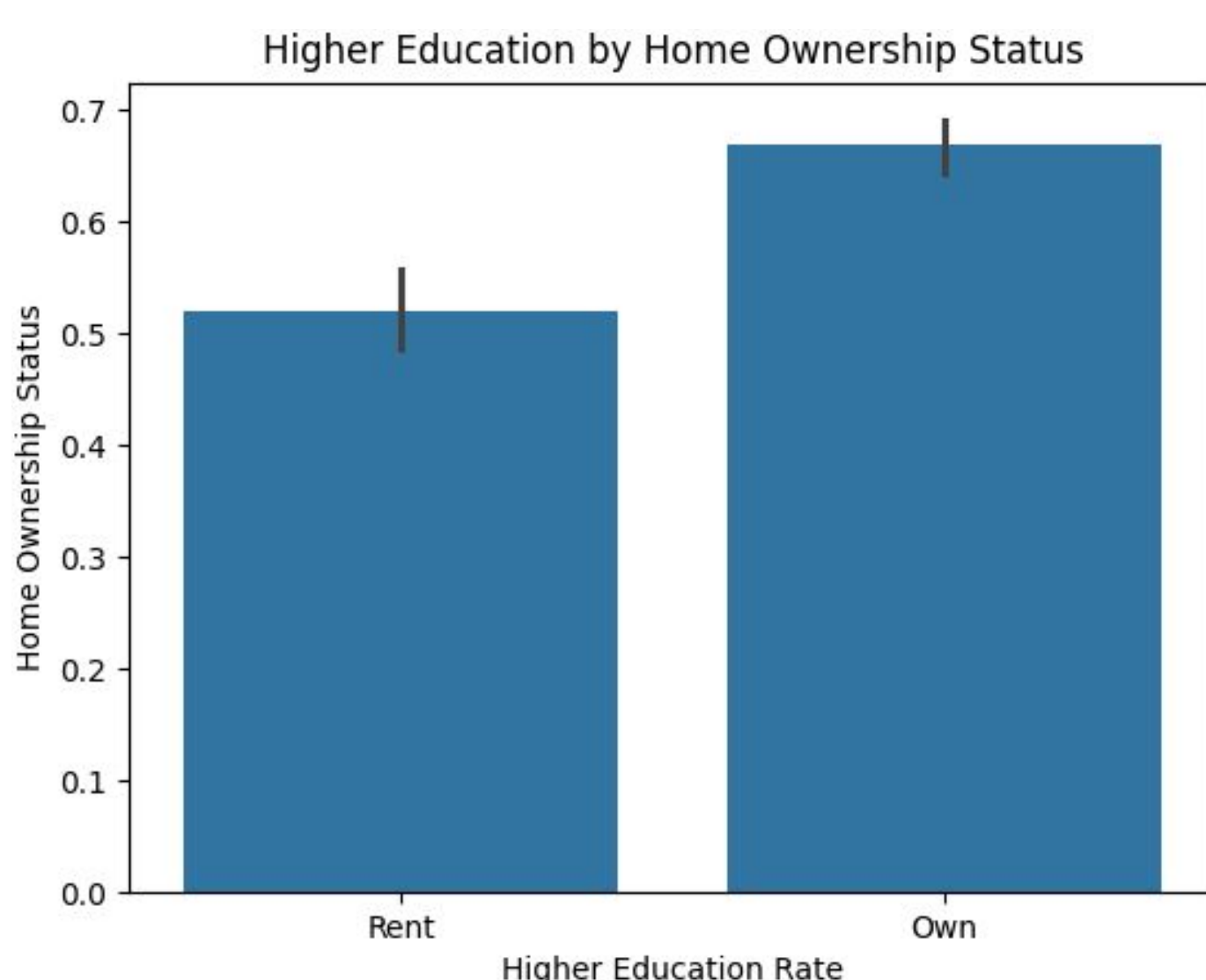


Figure 2: Owners have a 25% greater rate of home ownership at 16
 ■ Significant difference (p < 0.001)

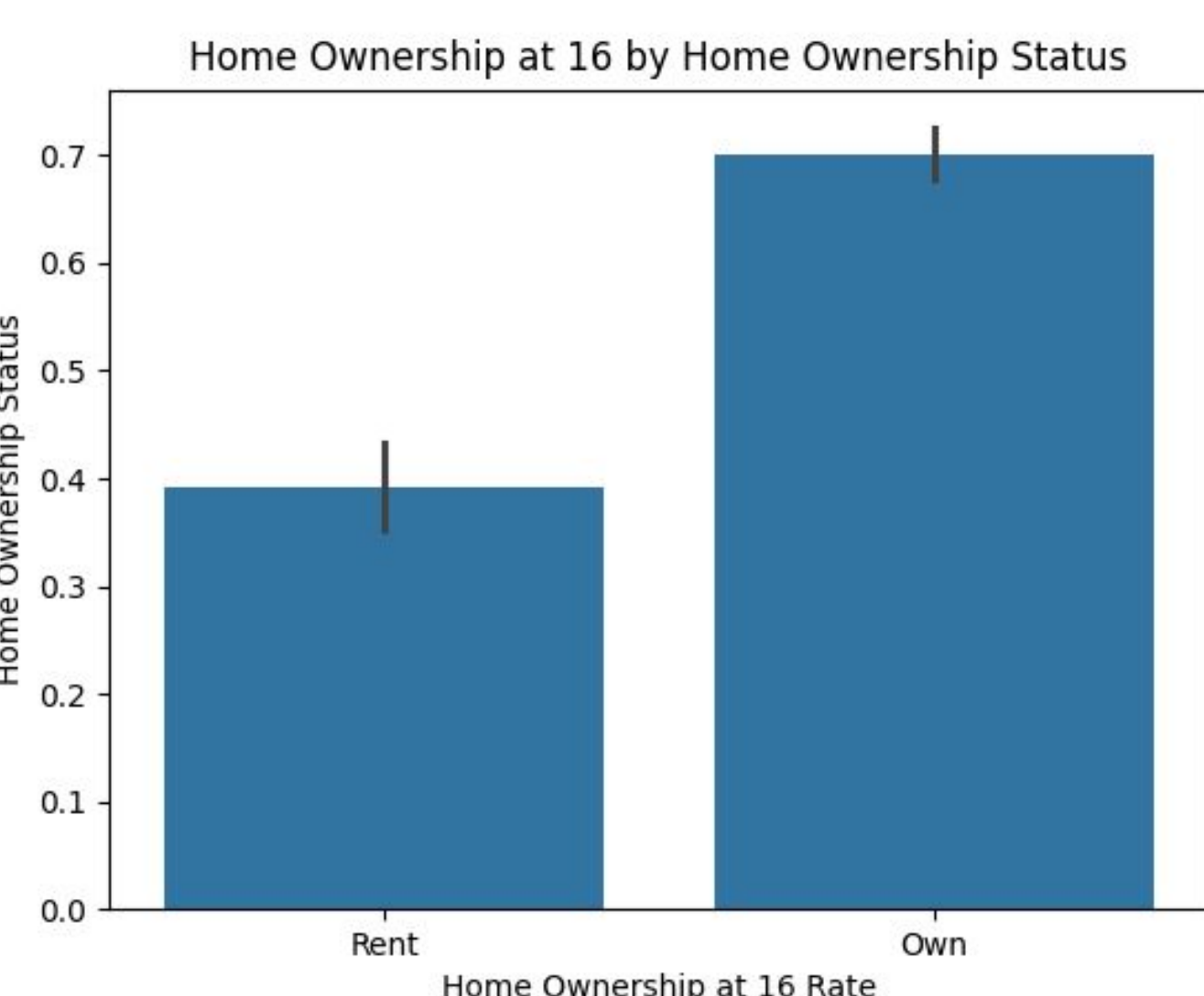
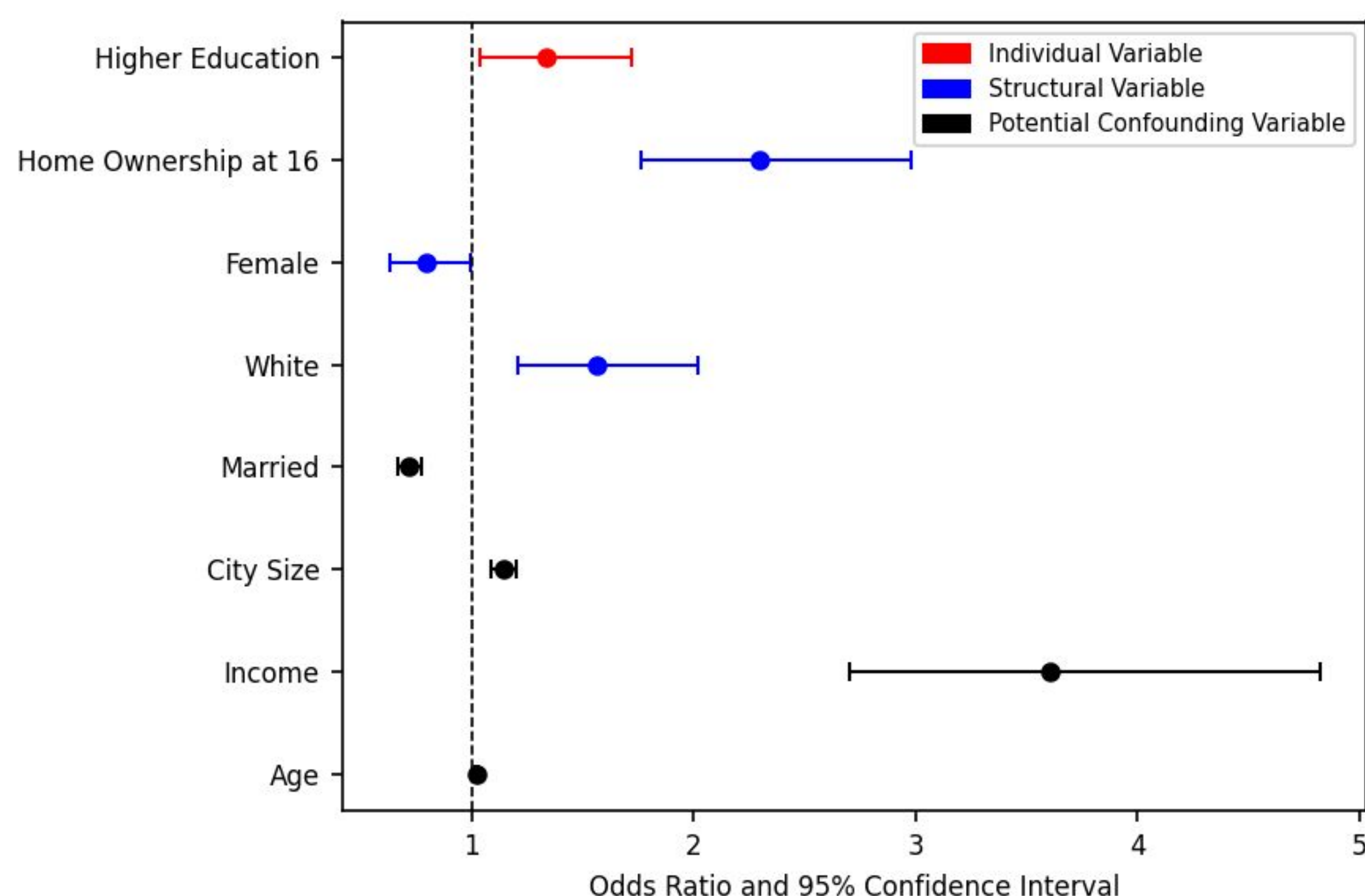


Figure 3: Structural Variables Show Stronger Associations Than Education

Odds Ratio Results From Logistic Regression on Home Ownership



Multivariate - Figure 3

The logistic regression model (Pseudo $R^2 = 0.25$):

- Respondents whose parents owned their home at age 16 had 2.3× greater odds of owning today (p < .001)
- White respondents had 1.6× greater odds of owning compared to non-White respondents (p < .001)
- Women had significantly lower odds of owning than men (p = .048)
- Respondents with higher education had 1.3× greater odds of owning (p = .023)
- Income was the strongest single predictor overall (p < .001)

References

Blanden et al. (2023). Intergenerational home ownership. *Journal of Economic Inequality*. <https://doi.org/10.1007/s10888-023-09563-z>

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Discussion

- An increase in structural advantages, particularly parental home ownership and race, shows a stronger association with home ownership than the individual variable of higher education
- Higher education matters, but its effect is smaller than background factors, and work effort showed no association at all
- These findings suggest access to home ownership reflects intergenerational and demographic inequalities more than individual effort alone
- Policymakers could use this information to better target housing assistance programs toward structurally disadvantaged groups rather than assuming effort-based pathways are equally available
- Further research should examine intersectionality through measuring whether race, gender, parental ownership, and other variables interact
- Further research should use longitudinal data to determine whether the relationship between these variables and adult ownership has strengthened or weakened over time